

From: "lloyd gunter" <lloydgunter@hotmail.com> on 01/28/2004 11:50:48 AM
Subject: Equal Credit Opportunity

We strongly oppose the above intent to review and implement changes in the method of disclosure in the applicable Regs. The current disclosure of each reg is sufficient and understandable.

This will create an additional expense to the banking industry. We are a de nova bank and have recently signed a contract to provide the forms for the new bank. These changes would increase our cost of doing business.

I encourage you to review your intent with an "eye" of common sense and not from a position of it is time to change something. In talking to the regulators, I do not see a problem now.

Lloyd Gunter, President-CEO
Community Bank of Georgia, I/O
